

Information to identify the case:

Debtor 1	<u>Vincent J. Marino Jr.</u>	Social Security number or ITIN	xxx-xx-8968
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christina Jolie Marino</u>	Social Security number or ITIN	xxx-xx-3735
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-32129-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vincent J. Marino Jr.

Christina Jolie Marino
aka Christina J. Conolly

7/11/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Vincent J. Marino, Jr.
 Christina Jolie Marino
 Debtors

Case No. 17-32129-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 26

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.
 db/jdb

+Vincent J. Marino, Jr., Christina Jolie Marino, 701 Malus Court,
 Mullica Hill, NJ 08062-9485
 517154128 +Capital One, c/o D & A Services, 1400 E. Touhy Avenue, Suite G2,
 Des Plaines, IL 60018-3338
 517154130 +Capital One NA, c/o The Bureaus, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
 517154132 +Christina Chan-Doong, 307 Trinity Court, Apartment 12, Princeton, NJ 08540-7027
 517154133 +Comcast, PO BOX 3002, Southeastern, PA 19398-3002
 517154134 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
 517154137 +Inspira Medical Center Woodbury, Inc., PO BOX 95000-7130, Philadelphia, PA 19195-0001
 517154139 +Lincoln Medical Supply, 913 N. Main Street, Pleasantville, NJ 08232-1401
 517154140 Mariner Finance, 5851 Route 42, Plaza 42, Suite 16, Blackwood, NJ 08012
 517154141 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
 517154142 #+PSE&G, c/o Penn Credit, 916 South 14th Street, PO BOX 988, Harrisburg, PA 17108-0988
 517154143 +Specialized Loan Servicing, PO BOX 105219, Atlanta, GA 30348-5219
 517154144 +TD Bank, c/o Northland Group, PO BOX 390846, Minneapolis, MN 55439-0846
 517237481 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 517154145 +Virtua Health, PO BOX 8500-8267, Philadelphia, PA 19178-0001
 517154146 +Virtua Health, c/o Apex Asset Management, LLC, PO BOX 5407, Lancaster, PA 17606-5407
 517154127 +a/k/a America's Servicing Company, c/o Shapiro & DeNardo, LLC,
 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Jul 12 2018 02:53:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2018 23:30:29 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 11 2018 23:30:24 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517154129 EDI: CAPITALONE.COM Jul 12 2018 02:53:00 Capital One Bank USA NA, PO Box 71083,
 Charlotte, NC 28272-1083
 517154131 EDI: CAPITALONE.COM Jul 12 2018 02:53:00 Capital One Retail Services, PO Box 71106,
 Charlotte, NC 28272-1106
 517154135 +EDI: MID8.COM Jul 12 2018 02:53:00 Credit One Bank, c/o Midland Funding,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 517154138 +EDI: CCS.COM Jul 12 2018 02:53:00 Kohl's Department Stores, Inc.,
 Payment Processing Center, PO BOX 55126, Boston, MA 02205-5126
 517154147 +EDI: CCS.COM Jul 12 2018 02:53:00 Wells Fargo Bank, c/o Credit Collection Services,
 Payment Processing Center, PO BOX 55126, Boston, MA 02205-5126
 517154148 +EDI: WFFC.COM Jul 12 2018 02:53:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517154136 ##+Fulton Bank of New Jersey, c/o Commercial Acceptance Corp., 2 W. Main Street,
 Shiremanstown, PA 17011-6326

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 26

Date Rcvd: Jul 11, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for
Securitized Asset Backed Receivables LLC Trust 2006-WM1, Mortgage Pass-Through Certificates,
Series 2006-WM1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor Vincent J. Marino, Jr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Joint Debtor Christina Jolie Marino jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Joint Debtor Christina Jolie Marino jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Jeffrey E. Jenkins on behalf of Debtor Vincent J. Marino, Jr. jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee for
Securitized Asset Backed Receivables LLC Trust 2006-WM1, Mortgage Pass-Through Certificates,
Series 2006-WM1 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8